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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Johnson, et al.

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Examiner:

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For: METHODS AND SYSTEMS
FOR OPTIMIZING RETURN
AND PRESENT VALUE

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CERTIFICATE OF MAILING

I certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on

APR 03, 2001.


Robert E. Sienker
Reg. No. 45,112

PRELIMINARY AMENDMENT

Hon. Assistant Commissioner for Patents
Washington, D.C. 20231

Please amend the present patent application as set forth below.

IN THE DRAWINGS

On sheet 9 of the drawings, please delete "Figure 9" and substitute therefor "FIG. 14".

Remarks

Please enter the foregoing preliminary amendment prior to examination of the present application.

Applicants erroneously submitted two Figures labeled with the legend "Figure 9". Specifically, Applicants mislabeled drawing sheet 9 as "Figure 9" instead of "FIG. 14". Submitted herewith is a request for approval of drawing changes. Sheet 9 of the drawings has